

Information to identify the case:

Debtor 1	<u>John S. Agugliaro</u>	Social Security number or ITIN	xxx-xx-2079
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	21-18456-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John S. Agugliaro

11/1/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John S. Agugliaro
Debtor

Case No. 21-18456-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 01, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2024:

Recip ID	Recipient Name and Address
db	+ John S. Agugliaro, 1290 Sioux Road, North Brunswick, NJ 08902-1614
r	+ Joe Colella, EXP Realty LLC, 28 Valley Road, Suite 1, Monclair, NJ 07042-2709
sp	+ Kim M. Flotteron, Falk Flotteron & Davidson, LLP, 241 Main Street, Suite 101, Woodbridge, NJ 07095-1928
519347487	Equiant Financial Svcs, 5401 N Pima Rd., Ste 150, Chandler, AZ 85226
519347492	+ Isle of Bali II Condominium Association, PO Box 8526, Coral Springs, FL 33075-8526
519347502	+ Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519347503	+ Raritan Bay FCU, 491 Raritan Street, Sayreville, NJ 08872-1442
519539483	+ Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 01 2024 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 01 2024 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519347472	+ EDI: CITICORP	Nov 02 2024 00:27:00	AMEX/DSNB, 9111 Duke Blvd., Mason, OH 45040-8999
519531345	Email/PDF: bncnotices@becket-lee.com	Nov 01 2024 20:44:04	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519347471	+ Email/PDF: bncnotices@becket-lee.com	Nov 01 2024 20:44:39	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
519347473	+ EDI: BANKAMER	Nov 02 2024 00:27:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519347474	+ EDI: BANKAMER	Nov 02 2024 00:27:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
519347475	+ EDI: TSYS2	Nov 02 2024 00:27:00	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
519347480	+ EDI: CITICORP	Nov 02 2024 00:27:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
519347476	+ EDI: CAPITALONE.COM	Nov 02 2024 00:27:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293

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519347477	+ EDI: CAPITALONE.COM	Nov 02 2024 00:27:00	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
519532399	+ EDI: AIS.COM	Nov 02 2024 00:30:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519532398	+ EDI: AIS.COM	Nov 02 2024 00:30:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519516159	EDI: CITICORP	Nov 02 2024 00:27:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519347481	+ EDI: CITICORP	Nov 02 2024 00:27:00	Citicards/CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
519347482	+ EDI: WFNNB.COM	Nov 02 2024 00:27:00	ComenityCB/Haband, POB 182120, Columbus, OH 43218-2120
519347484	EDI: DISCOVER	Nov 02 2024 00:27:00	Discover, PO Box 15316, Wilmington, DE 19850
519347500	EDI: CITICORP	Nov 02 2024 00:27:00	Macys/DSNB, PO Box 8218, Mason, OH 45040
519347483	+ EDI: DISCOVER	Nov 02 2024 00:27:00	Discover, POB 3025, New Albany, OH 43054-3025
519347486	+ EDI: DISCOVER	Nov 02 2024 00:27:00	Discover Bank, 502 E Market St, Greenwood, DE 19950-9700
519516293	EDI: DISCOVER	Nov 02 2024 00:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519347488	Email/Text: collecadminbankruptcy@fnni.com	Nov 01 2024 20:42:00	FNB/Omaha, POB 3412, Omaha, NE 68197
519519885	Email/Text: collecadminbankruptcy@fnni.com	Nov 01 2024 20:42:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197
519629911	Email/Text: EBNBKNOT@ford.com	Nov 01 2024 20:43:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
519347489	+ Email/Text: EBNBKNOT@ford.com	Nov 01 2024 20:43:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
519347490	+ EDI: CITICORP	Nov 02 2024 00:27:00	Goodyear/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
519347491	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 01 2024 20:43:00	Hyundai Capital America, 4000 MacArthur Blvd, Newport Beach, CA 92660-2516
519563985	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 01 2024 20:43:00	Hyundai Lease Titling Trust, P.O. Box 20809, Fountain Valley, CA 92728-0809
519347494	EDI: JPMORGANCHASE	Nov 02 2024 00:27:00	JPMCB Card, POB 15369, Wilmington, DE 19850
519347495	EDI: JPMORGANCHASE	Nov 02 2024 00:27:00	JPMCB Home, 700 Kansas LN, Monroe, LA 71203
519347496	^ MEBN	Nov 01 2024 20:39:38	Kia Motors Finance, 4000 MacArthur Blvd, Ste 1000, Newport Beach, CA 92660-2544
519347497	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 01 2024 20:41:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
519928243	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 01 2024 20:55:10	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519928244	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 01 2024 20:44:39	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519347498	+ EDI: LENDNGCLUB	Nov 02 2024 00:27:00	Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
519565804	+ EDI: LENDNGCLUB	Nov 02 2024 00:27:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268

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519347499	Email/Text: camanagement@mtb.com	Nov 01 2024 20:42:00	M & T Bank, 1 Fountain Plaza, 4th Floor, Buffalo, NY 14203
519347507	+ EDI: SYNC	Nov 02 2024 00:27:00	SYNCB/Home, PO Box 965036, Orlando, FL 32896-5036
519347508	+ EDI: SYNC	Nov 02 2024 00:27:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
519347509	+ EDI: SYNC	Nov 02 2024 00:27:00	SYNCB/PC Richard, PO Box 965036, Orlando, FL 32896-5036
519347510	+ EDI: SYNC	Nov 02 2024 00:27:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
519347504	+ EDI: SALLIEMAEBANK.COM	Nov 02 2024 00:27:00	Sallie Mae, PO Box 3229, Wilmington, DE 19804-0229
519347505	+ EDI: CITICORP	Nov 02 2024 00:27:00	Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
519347506	+ EDI: CITICORP	Nov 02 2024 00:27:00	Sears/CBNA, PO Box 6189, Sioux Falls, SD 57117-6189
519567433	^ MEBN	Nov 01 2024 20:40:54	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519347511	+ EDI: SYNC	Nov 02 2024 00:27:00	Synchrony Bank, POB 960061, Orlando, FL 32896-0061
519348733	^ MEBN	Nov 01 2024 20:40:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519347512	+ EDI: CITICORP	Nov 02 2024 00:27:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
519347515	+ EDI: WFFC2	Nov 02 2024 00:27:00	WF Bank, POB 14517, Des Moines, IA 50306-3517
519347513	+ EDI: BLUESTEM	Nov 02 2024 00:27:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519347514	+ EDI: WFFC2	Nov 02 2024 00:27:00	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
519520786	EDI: WFFC2	Nov 02 2024 00:27:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court., Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
519347478	*+	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
519347479	*+	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
519347485	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., Discover, PO Box 15316, Wilmington, DE 19850
519347493	*+	Isle of Bali II Condominium Association, PO Box 8526, Coral Springs, FL 33075-8526
519347501	##+	Nikki Agugliaro, 118 S 8th Avenue, Highland Park, NJ 08904-3106

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew G. Greenberg	on behalf of Debtor John S. Agugliaro a.greenberglawfirm@verizon.net
David Wolff	on behalf of Trustee David Wolff dwtrustee@verizon.net NJ50@ecfbis.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraige cf@gmail.com
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. tue67813@temple.edu
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Hyundai Capital America as servicer for Hyundai Lease Titling Trust wcraig@egalawfirm.com mortoncraige cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9